

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Krystal S Hayes

Case No. 09 B 38428

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/15/2009.
- 2) The plan was confirmed on 12/14/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/14/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 05/27/2014.
- 6) Number of months from filing to last payment: 55.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$32,634.13.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$32,407.00
Less amount refunded to debtor	\$172.29

<b>NET RECEIPTS:</b>	<b>\$32,234.71</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,560.22
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$4,560.22</b>
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Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA Checkmate LLC	Unsecured	1,155.99	1,491.77	1,491.77	149.18	0.00
AmeriCash Loans LLC	Unsecured	2,921.14	1,239.53	1,239.53	123.95	0.00
CitiFinancial	Unsecured	15,852.00	15,852.24	15,852.24	1,585.22	0.00
Dell Financial Services Inc	Unsecured	910.00	1,086.24	1,086.24	108.62	0.00
GMAC Auto Financing	Unsecured	12,639.47	17.47	17.47	1.75	0.00
GMAC Auto Financing	Secured	12,639.47	12,622.00	12,622.00	12,622.00	1,134.18
Navient Solutions Inc	Unsecured	14,113.00	14,566.45	14,566.45	1,456.65	0.00
NCI	Unsecured	1,131.13	NA	NA	0.00	0.00
Payday Loan Financial	Unsecured	924.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,859.00	1,875.79	1,875.79	187.58	0.00
Portfolio Recovery Associates	Unsecured	6,253.00	6,300.12	6,300.12	630.01	0.00
Portfolio Recovery Associates	Unsecured	985.00	1,117.37	1,117.37	111.74	0.00
Portfolio Recovery Associates	Unsecured	2,006.00	2,021.91	2,021.91	202.19	0.00
Vanda LLC	Unsecured	2,825.00	2,974.22	2,974.22	297.42	0.00
Wells Fargo Bank NA	Secured	151,564.00	133,735.47	133,735.47	0.00	0.00
Wells Fargo Bank NA	Secured	151,564.00	9,064.00	9,064.00	9,064.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$133,735.47	\$0.00	\$0.00
Mortgage Arrearage	\$9,064.00	\$9,064.00	\$0.00
Debt Secured by Vehicle	\$12,622.00	\$12,622.00	\$1,134.18
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$155,421.47</b>	<b>\$21,686.00</b>	<b>\$1,134.18</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$48,543.11</b>	<b>\$4,854.31</b>	<b>\$0.00</b>

## **Disbursements:**

Expenses of Administration	<u>\$4,560.22</u>
Disbursements to Creditors	\$27,674.49

**TOTAL DISBURSEMENTS :** **\$32,234.71**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/03/2014

By:/s/ Marilyn O. Marshall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.